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U.S. Forces Korea Public Affairs Officer
Col. Samuel T. Taylor III
Eighth U.S. Army Public Affairs Officer
Lt. Col. Thomas E. Nickerson
Command Information NCOIC

Master Sqt. Thom Cuddy

KORUS STAFF

Editor

Air Force Staff Sgt. Theresa A. McCullough

Assistant Editor

Army Sgt. John R. Rozean
Staff Writers

Army Pfc. Nicole C. Adams Army Pfc. Edgar R. Gonzalez Contributors Capt. William M. Fischbach

Capt. William M. Fischbaci Staff Sgt. Dan Neely

Send submissions, letters and suggestions to: USFK PAO, ATTN: KORUS, Unit # 15237, APO AP 96205-0010, or call 723-6183. Fax us at 723-7726 or e-mail information to: rozeanj@usfk.korea.army.mil or mccullought@usfk.korea.army.mil Deadline: 45 days prior to date of publication

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FAX: 82-2-793-5576 e-mail: imc@uriel.net

Cover

Members of the Red Barons, Bravo Company, 1/52nd Aviation Battalion, 17th Aviation Brigade have a mission that keeps highly motivated soldiers wanting to stay.

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Feeling at home

Korean American Friendship Association, Association of the U.S. Army and the Korean community sponsor holiday events to show appreciation for servicemembers' service and sacrifices.

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Volunteer helps retirees

John Terwiel helps military retirees and their family members sift through the problems associated with their benefits.

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Tax Time

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Osan AB unit competes for Hennessy trophy

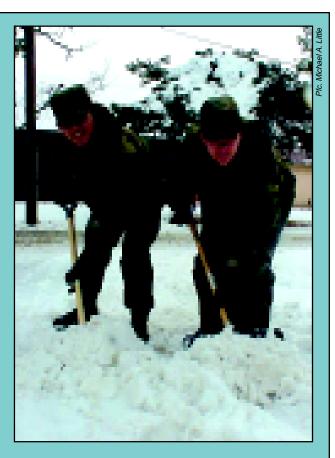
Team Osan once again proved to be the "Best of the Best" recently when several Osan-based units and individuals were recognized with annual Pacific Air Forces awards.

For the second consecutive year, the 51st Services Squadron's Food Services Operation won the command's Food Excellence award. Winning this award makes them PACAF's nominee for the prestigious John L. Hennessey Trophy, which is presented to the Air Force's best dining operation during the National Restaurant Association's annual conference in Chicago. Osan's Food Service Operation is no stranger to the Hennessey competition, they won this award last year. They are preparing for the Hennessey team's visit again Feb. 20-22. (Courtesy of 51st Fighter Wing Public Affairs)

Shoveling snow

Pvt. Tae Jung Lee and Pfc. Christina D. Horne, Headquarter and Headquarters Company, 501st Core Support Group, 2nd Infantry Division, Camp Red Cloud, S-1 administrative clerks shovel snow out of a driveway.

Freezing temperatures and abnormal snowfalls blanketed Korea in January.



Quick actions save sergeant's life after fire

By Pfc. Edgar Gonzalez

Two 8th Personnel Command first sergeants received Army Commendation Medals from Lt. Gen. Daniel R. Zanini, commander, Eighth U.S. Army, for their part in saving the life of a soldier who was injured during a fire in his apartment early Christmas morning.

First Sgt. Yong-Hul Schaller, 1st Replacement Company, and First Sgt. Bradley V. Barrington, Headquarters and Headquarters Company, made sure that Sgt. Joseph S. Crider received the care he needed.

The electrical fire started early Christmas morning at Crider's apartment in Seoul. He alerted his roommate, Sgt. Laurence Robinson, and his roommate's wife, Sung Hee, who were able to escape unharmed. Crider, however, remained trapped inside.

Sung Hee called the Korean Fire De-

partment, and fire fighters quickly responded and removed Crider from immediate danger. Crider was taken to the Seoul Burn Center, but his injuries required specialized treatment that the center could not provide.

Meanwhile, Schaller and Barrington searched for and located their soldier. When they were informed that the burn center did not have the specialized medical resources to treat Crider's wounds, they contacted 121st General Hospital and got an ambulance to take him there.

Knowing the grim certainty of the alternative, Schaller and Barrington took it upon themselves to aggressively coordinate Crider's transfer to the 121st General Hospital.

Doctors at the 121st General Hospital quickly realized the need for a burn specialist and contacted Brooke Medical Center in San Antonio, Texas.

Brooke Medical Center deployed a burn-specialist team on Christmas Day that arrived in Korea within 30 hours of Crider's arrival at the 121st Hospital.

"What really stands out in this entire story, including the efforts of the first sergeants, 121st General Hospital, the chaplains, the Air MEDEVAC, Army Burn Unit, Brooke Army Medical Center and community services, is the total Army effort in taking care of its own. That's what makes it so great to serve in the U.S. military. You won't find any other organization that will pull together like this and show the level of care, concern, and total support we've found in this effort to save Sgt. Crider's life and provide support to the family," said Col. Eric Porter, commander, 8th PERSCOM. Crider was MEDEVAC'd to the United States for further treatment Dec. 28 and remains in serious condition.

Army gets new slogan, logo

by Joe Burlas

WASHINGTON (Army News Service, Jan. 10, 2001) — To "Be all you can be" in the Army now means being "An Army of one."

Secretary of the Army Louis Caldera announced the new Army slogan that underscores the importance of individuals in a unified effort and unveiled a new Army logo — a white star superimposed over a yellow star — during a Department of Defense press briefing at the Pentagon Jan. 10.

"I am tremendously inspired by this new campaign and feel as if we are conveying a more ac-

curate view of the men and women who comprise our Army," Caldera said. "It speaks to the individual strengths of each soldier and their part within the overall Army force."

The new slogan and logo will be featured in future Army advertising and recruiting efforts.

Leo Burnett USA, selected last June as the Army's lead advertising partner, has already developed a campaign featuring real soldiers rather than actors in a series of television, radio, print and web commercials.

"Leo Burnett took the time to learn about the Army and the people who are making significant contributions each and every day," Caldera said. "They understood that over time



the Army had strayed from the true story of the American soldier — one of strength, intelligence and opportunity. And, they have showed a strong commitment to presenting a clear, unified picture of the Army."

The reason for a different message is because it says close to the same as "An Army of one" but accounts for Hispanic cultural differences such as the need to fit in and be embraced, said Hudson.

One of the key reasons why the Army needed to change its message was the fact that the Army has missed its recruiting goals

three out of the past five years — Be all you can be just wasn't working, Caldera said. Another reason is that advertising messages get old and tired with time no matter how recognizable they are, he continued.

The first slogan for the all-volunteer Army was "Today's Army wants to join you." This was followed in 1973 by "Join the people who have joined the Army" which evolved into a short-lived "This is the Army." "Be all you can be" first appeared in 1981.

Streaming video vignettes telling about the past, present and future plans of each of the advertising campaign soldiers can be viewed at http://www.goarmy.com.

Recruiting message more relevant to youth

by Joe Burlas

WASHINGTON (Army News Service, Jan. 10, 2001) — Why change a slogan that one study claims to have been the number two recognized advertising ditty of the 21st century? The answer, according marketing professional Pat Lafferty, is to make the Army's message more relevant to today's youth.

A yearlong study conducted in 1999 by the Army and several commercial marketing partners found that while most American youth recognized the Army's "Be all you can be" slogan, it did not strike a chord in them to find out more about the Army. That study was validated by an independent marketing survey of more than 500 youth conducted by Leo Burnett, USA, this past year.

"There has been significant misperceptions about what the Army

is, what the Army has to offer, who soldiers are, what they do and why they do it among young adults," said Lafferty, a Leo Burnett vice president who has been working on the Army's new advertising campaign.

"In addition to finding that unique benefit that only the Army can offer these young adults, we had to find ways to communicate that make them sit up and take notice."

That benefit, according to Lafferty, is retaining individualism while making significant contributions to something larger than self.

"The Army empowers individuals to succeed, to think on their feet and make decisions, to make stuff happen no matter what the situation or the odds, Lafferty said. "Soldiers are trained to think, they're trained to react and they have large responsibilities at a young age — they make things happen.

Interestingly, that's exactly what young adults want according to our research."

And the method to make the young people sit up and take notice of the Army is to get them to it's recruiting web site, http://www.goarmy.com, via the new campaign's radio, television and print ads.

"We very much want to drive these [young people] to the web site and explore the Army," Caldera said. "We know that they are very much in tune with technology because that is where they go for information.

"They're going to meet these soldiers — they're real soldiers in the ads, not actors. They're going to find out what their life was like before, in high school, during basic training, their families — how they are married and have children today

"We want to show that the Army has soldiers just like them."

Troop Talk with the CINC

Editor's Note: This is the fifth in a series of monthly articles addressing issues and concerns of military forces serving within the U.S. Forces Korea. USFK Commander General Thomas A. Schwartz routinely visits the soldiers, sailors, airmen, and Marines stationed on the Korean peninsula and conducts Sensing Sessions to receive feedback on issues ranging from military service to quality of life. The following topics were raised during recent visits.

Issue: Is there something that can be done so that soldiers who marry local nationals, and who have a good amount of time left on their tour, be able to move to Hannam Village or receive an Overseas Housing Allowance to live on the economy?

Response: This requires a two-fold response: First, the servicemembers must be command sponsored to be eligible to reside in Hannam Village (or any other government housing).

The command only has around 3,000 command-sponsored positions Korea-wide, and our quality of life facilities and infrastructure are already over capacity—but I'm working to improve this. There are also established criteria and board processes, which require commander involvement to designate command sponsorship—the focus is on mission requirements and criticality of the position, not marital status.

Obtaining a spouse in any overseas command does not guarantee government provided family quarters or allowances.

If the servicemember's commander authorizes an individual to reside off-post, then that individual is authorized OHA.

But if the individual is not command sponsored, the OHA rate is less than that of someone who is command sponsored. Again, authorization to reside off-post lies strictly with the unit commander. Issue: Regarding 'Space-A' flights, can we change the rules so non-command sponsored family members can travel to and from Korea on them? Right now, only command-sponsored family members can travel on Air Mobility Command U.S. Air Force Space-A flights.

Response: On Oct. 4, 2000, I signed out a request to the CINC, U.S. Transportation Command, asking him to have South Korea designated as an authorized travel location for NCS family members. I have already asked our J1 to work with both U.S. Pacific Command and USTRANSCOM action officers and work out all details. I believe we can overcome all issues and concerns, such as force protection, potential financial burden to families and to our servicemembers, NEO, and our overburdened infrastructure (medical, billeting, etc.), through sound management and policy.

Issue: How can you improve sick-call? The Camp Stanley and Yongsan medical clinics don't have enough doctors and practitioners assistants for sick call. We report to sick call and they conduct a 'triage' of patients. Most of us get appointments to come back later.

Response: Effective Dec. 13, 2000, the Yongsan Health Clinic initiated a "Same Day Appointment System." Active Duty personnel can call 725-6724/6232 from 6:30 to

9 a.m. Monday, Tuesday, Wednesday and Friday. Active Duty personnel no longer have to go to the clinic to book an appointment. The Urgent Care Clinic will see patients with acute conditions that require immediate attention. Effective Jan. 3, the UCC is open 24-hours, seven days a week. Urgent Care Center at locations other than Yongsan.

Issue: Who does Cost of Living Allowance surveys and who gets surveyed? We don't get paid enough to live in Seoul.

Response: The USFK J1 has responsibility for COLA here in Korea. However, the "Per Diem Travel/Transportation Allowance Committee Office" at the Office of the Secretary of Defense has overall responsibility for COLA systems and computations.

A 100 percent survey of all our military here or elsewhere is really not feasible nor do provisions allow for such a survey of that magnitude. Three years ago in Korea, the sample size was 150 or so; the surveys are sent out randomly and the sample size is representative of the population.

We have received approval to increase the sample size to the number of accompanied personnel here in Korea, but we'll include some people living in barracks to get an idea of what costs are.

To give you an idea about how the surveys are designed, two methods are used to collect data: Living Pattern Survey and the Retail Price Survey. The LPS collects information from individual members about where they actually shop and the percentage they purchase from each source.

The RPS collects prices from the outlets identified in the LPS, be it the post exchange, commissary or off-post—price comparison between OCONUS and CONUS areas determine the level of COLA needed to equalize purchasing power between us in Korea and CONUS-based members.

delibered Protection

by Gen. Thomas A. Schwartz

My theme for this huddle with you is force protection. In the age of terrorism, force protection is a vital part of our daily field and garrison operations. There is no doubt about that!

Making force protection work is everybody's responsibility, to include servicemembers, civilian employees, and our family members.

I will address force protection from two standpoints: vigilance and safety.

To begin, force protection is defined as the means by which we preserve combat power in the course of operations under peacetime and wartime conditions. Force protection measures range from using proper NBC defense measures during combat to exercising anti-terrorism techniques at the work place.

Needless to say, force protection is not just about protecting weapon systems. It also applies to protecting critical facilities, vehicles, computer and communication systems, and most of all, our people. It also entails practicing good safety techniques to avoid accidents.

But why is this important? You only need to read about the recent terrorist incident in Southwest Asia.

In October of last year, terrorists successfully attacked the USS Cole while the ship was conducting refueling operations at a Yemen port.

The suicidal attack resulted in 17 deaths and severe damage to the vessel. Once again, the attack served as a tragic reminder of our forces' vulnerability to terrorism worldwide. This event is one of the most serious terrorist attacks against the U.S. military since the Khobar Tower bombing in Saudi Arabia in 1996.

Here in Korea, we are not im-

mune to potential terrorist or criminal activity. As in any overseas location, our forces comply with Department of Defense guidelines to enhance the safety of our people while protecting our vital facilities and warfighting capabilities.

But Korea is a unique environment. We have over 90 installations spread across the Korean Peninsula.

In many cases, cities and towns have grown adjacent to our perimeter fences and boundaries. Every day, civilian vehicles and employees transit our facilities in the course of normal business.

Additionally, it is not uncommon for our servicemembers and their families to live on the economy.

Fortunately, we enjoy a great relationship with our Korean hosts and have for over 50 years. Nonetheless, we must remain vigilant and adapt our security and force protection measures to fit this environment.

First, the overall threat to our people and our facilities remains low. This is because we communicate frequently with our U.S. Embassy staff and the Korean government on security matters.

As I said earlier, we are not immune to either overt or subversive terrorist or criminal activity. There are radical elements in Korea who have publicly demonstrated against our presence, and in some instances, threatened our personnel and undertaken acts of vandalism against our property.

Secondly, we must also remember that we are assigned to the only theater where a major threat of war exists.

As you know, we work side-byside with our Korean counterparts



Gen. Thomas A. Schwartz

Commander: U.S. Forces Korea Commander in Chief: United Nations Command and ROK/U.S. Combined Forces Command

defending this country from any threat by North Korea; therefore, the opportunity for terrorist or subversive activity still exists.

But you can make a difference by practicing these sound force protection measures:

- Report suspicious persons loitering near your home or workplace
- Vary daily routines to avoid habitual patterns
- Avoid giving unnecessary personal details to anyone
- Always advise coworkers or your chain of command of your destination and planned arrival time
- Be alert to strangers who are on government property for no apparent reason
- Practice operation security (OPSEC) measures daily and safeguard sensitive information
- Always carry your status of forces agreement (SOFA) card and emergency numbers
- Report suspicious packages or vehicles to the military police
- Avoid large demonstrations and call the civil disturbance hotline (115) for current information
- Most importantly, use common sense and take a buddy along when traveling off-post.

As I mentioned earlier, force protection and safety go hand-in-hand. There is no doubt that people are

Continued on Page 21

"Thank you..."

Korean community opens arms to U.S military during holiday season

Story and photos by Sgt. John R. Rozean

Most will agree that frozen precipitation from the sky, glittering gifts or tinseled evergreen trees have very little to do with the "true meaning" of Christmas. A "born again" Ebenezer Scrooge would claim that the essence of the holiday has something to do with what has often been referred to as the Christmas spirit – giving, sharing and good intentions. Yet, most of us will agree that Christmas is about being with family.

Being separated from our families during the holidays is sometimes hard to bear for the unaccompanied servicemember – especially during Christmas, said Lt. Gen. Daniel R. Zanini, Eighth U.S. Army commanding general. But, he pointed out, family bonds do exist for military personnel stationed here. After all, they are extremely appreciated by the Korean people, and they share a similar sense of service with many other military members stationed throughout the peninsula.

Several events and programs were held throughout the holiday season to help spread cheer and camaraderie among military members and the Korean people.



Soldiers open up gifts provided by the Korean American Friendship Association at KAFA's annual year-end holiday party.



Traditional Korean performers create a flower-like formation at a Christmas banquet held for Eighth Army soldiers.

A chance to say 'Thanks'

"Tonight is for the soldiers," said Command Sgt. Maj. Benjamin C. Palacios, the U.S. Forces Korea sergeant major, as he passed out compact disc players and other prizes to the lucky raffle and door prize winners at the AUSA Christmas Banquet held in December.

The banquet was hosted by the Korean Chapter of the Association for the U.S. Army.

One soldier who left the arts center with a CD player under his arm was happy with his good fortune. "I didn't bring my radio with me (to Korea) so now I got a good Christmas gift," said Spc. Freeman Williams, Headquarters and Headquarters Company, Area 1, Camp Red Cloud.

The Korean Chapter of AUSA is primarily funded by local Korean businessmen. They held the event to show their appreciation for the soldiers stationed throughout the peninsula, according to retired Lt. Gen. Theodore G. Stroup, AUSA vice-president. Stroup said he hoped the event would help make this Christmas more special for the soldiers serving in Korea

One Korean, Jung-Ki Park, president of Korea AUSA Corporate Members, said he hoped the soldiers serving in Korea— so far away from their families — had a special Christmas because he is tremendously thankful for the sacrifices they were making to preserve the freedom of South Korea.

"The military occupation is blessed with the noble objective of protecting individual persons and properties," he said to them. "I envy your duty as you preserve the active interest of your country, and I honor your dedication and self-sacrifice."

"It is often said that our life is most worth living when we make sacrifices for others," said Park.

At the AUSA banquet, Stroup told a story of a special sacrifice made during his first Christmas away from home, while he served at Camp Casey many years ago.

"What made my first Christmas away from home very special was a Korean," said Stroup.

He told of how a "house man" named Charlie provided all the soldiers in Stroup's living quarters with gifts. "Our Christmas was made special by someone from the country in which we were serving," said Stroup.

"Serving in the Army in Korea is very special," he added. "The job you are doing here may not seem very important to you from an individual perspective, but it is."

"Your Christmas here in Korea will be spent among friends and family," Zanini said to the soldiers at the banquet. Zanini compared the strong ROK-U.S. alliance to a strong family bond. "So when you think about this Christmas, one that you will never forget, think about all those who you are serving with," said Zanini.

"Service and sacrifice," he said, "is what it is all about, and that is what makes it all worth while."

"Of course I miss my family, but this Christmas will be very special," said Pfc. Travis Worden, 82nd Combat Support Engineers, 2nd Infantry Division, Camp Edwards. "After all, I am serving on the other side of the world, and I have learned a little bit about Korea's culture and its language. And the Korean people are very nice."

"It is tough being away from home, but I have my Army family as well as the Korean people," said Williams.

"So, this is a good place to spend Christmas," he said.



First Lt. Indira Donegan opens up a gift given to her by Jeoung Jae-Jim and his family during a KAFA sponsored holiday home visit.

Koreans open homes to U.S. military members during KAFA home visits

Story and photo by Sgt. John Rozean

"Welcome to my home," Jeoung Jae-Jim, a businessman with a local automobile repair company, said to a group of soldiers who he had invited to his home last month. After taking off their shoes and exchanging smiles, bows and greetings with the members of Jeong's family, the soldiers were treated to a traditional Korean meal – all part of a program engineered by the Korean American Friendship Association.

KAFA is an organization whose sole purpose is to promote friendship between the peoples of Korea and those of the United States, and the Home Visitation Program is one activity they sponsor.

"United States soldiers helped us during the Korean War, and they continue to make sacrifices that have helped us to stand on our own feet and produce a strong economy," said Wang, Sang Eun, KAFA president. "We must continue as we have — hand in hand."

Jeong said that he felt the program was a way to not only spread international friendship; it also gave his children a chance to speak English with native speakers, something they don't often get a chance to do.

"It is great for both (Korean and American) if both sides want to practice their Korean and English," said one of the soldiers who attended Jeong's dinner party, 1st Lt. Indira Donegan, 362nd Signal Company, Yongsan.

"My first perception of the Korean people was that they were shy and quiet," she said. "After being here nearly a year I can firmly attest that they are very outgoing, friendly, and have a great sense of humor."

"KAFA is involved with spreading cheer amongst American military members in other ways. At the end of November they hosted their 25th Annual Thanksgiving and Year-End Party for U.S. Forces Korea members at the Shilla Hotel in Seoul. Military members from throughout the peninsula were treated to a huge buffet dinner, as well as entertainment.

"To sponsor the Thanksgiving party was a small token of our appreciation," said Wang. "We (the Korean people) are grateful for your sacrifices to preserve stability in our nation."

"Koreans take the word 'friendship' to heart, and once you have become friends, you will remain so forever," said Donegan.

REMEMBERING THE "FORGOTTEN WAR"

Memorial honors Walker's contributions

By Pfc. Nicole C. Adams

"We are able to stand here today because of the courage and commitment of the man to whom we pay homage," said Lt. Gen. Daniel R. Zanini, commanding general Eighth U.S. Army.

Tribute was paid to Gen. Walton H. Walker, first commander of EUSA during the Korean War, one day shy of the 50th anniversary of his death Dec. 23, 1950.

Several guests attended, some of whom knew Walker personally and many of whom have heard of him since.

Walkers assistance and spirit during the Korean War has not been forgotten in the course of all these years.

"Freedom is never stronger than in Korea because this great leader knew as a team, we would overturn aggression. Because of his determination to hold the line, Korea retained its dignity and resolve in desperate conditions," Zanini said.

Gen. (ret.) Paik, Sun-Yup, former Republic of Korea Chief of Staff, who worked along side Walker, spoke emphatically about Walker's contributions.

He said if Walker had not been in Korea and had not lead troops to defend the Naktong line and the Pusan perimeter, the war would not have been successful.

On July 29, 1950, Walker said, "There will be no more retreating or withdrawal... A retreat to Pusan would be one of the greatest butcheries in history. We must fight to the end."

Walkers' turning point was the Pusan Breakout Sept. 16, 1950. The victory lead Walker and his forces to

Pyeongyang by Oct. 24.

He then lead EUSA to the Yalu River but was forced back down the peninsula as Chinese forces entered the war.

"He fought hard to maintain the line for United Nations Command troops



Walker

and bring peace to Korea. His 'stand or die' spirit to defend Korea recharged the weary soldiers of EUSA," Zanini said.

Furthermore, Paik said Korea also would not be what it is today, independent and flourishing economically.

Walker was killed in a car accident two and a half years after taking command and promoted to general posthumously.

"Unfortunately, the 'unsung hero of the Pusan perimeter' never saw the signing of an armistice, never saw a transformation from ashes to prosperity, and never saw how a great alliance would be born," Zanini said.

Speaking to Paik, Zanini said, "Fifty years ago, you and General Walker started an alliance that stands today. The ROK-US alliance stands together vigilant and ready to defend freedom."

Kim, Ri-Jin, then a ROK staff sergeant, traveled by Walker's crash site all those years ago and made it his mission to guarantee the Walker not be forgotten.

He searched for the exact spot of the accident for three years and once specified, he acquired the approximately

\$34,800 from the Korea Corporate Members for the memorial.

Because of the development that ocgenerated on the exact spot of the accident, the Sheraton Walker Hill Hotel was chosen to display the monument. The monument was dedicated to Walker Oct. 5, 1987.

Kim said the purpose of his work is to reward U.S. military officers for their sacrifices by consoling their souls, uplifting their honor and to promote the trust and friendship between the ROK and the U.S.

'It is more than just a memorial to Gen. Walker, but to the thousands of others who fought and died defending freedom," Zanini said.



Gen. (ret.) Paik, Sun-Yup, former Republic of Korea Army Chief of Staff, speaks about Gen. Walton H. Walker, a personal friend, and the sacrifices he made and successes he had during the Korean War.

A Matter of Trust...

Securing benefits for retirees, widows challenging but always rewarding for volunteer

By SSgt. Dan Neely 51st Fighter Wing Public Affairs

Judging by the contents of his tiny Osan Air Base office – a desk, a few chairs, a computer and not much else – you might think John "Jack" Terwiel isn't up to much. But for nearly 1,600 people throughout the Korean peninsula, he's up to a world of good.

Terwiel is director of Osan's Retiree Activities Office, an element of the 51st Mission Support Squadron, and the only office of its kind in Korea. He's held this volunteer position since January 1998. While that might not sound like a long time, just ask the 1,400 retirees from all services and nearly 200 widows he's helped. He's covered a lot of territory and worked extraordinary hours, but he's quick to say he's not about to fold his tent any time soon.

"I love what I do, because it helps people, and because it needs to be done," Terwiel said. "It's a challenge every day, and every day there's something else that needs to be done – someone else that needs to be helped, and someplace else that's not adequately supporting the retirees and widows living in Korea."

Terwiel, an Air Force retiree himself, retired in 1981 after 23 years of active duty service – 13 as an enlisted "admin" troop and Russian linguist and 10 as a commissioned officer in the intelligence field. With that kind of background, it makes sense he has an eye for detail and the administrative resourcefulness to win the paperwork battles for his clients from all branches of service, many of whom contact him with staggering casualty assistance and survivor benefits problems.

"My biggest challenge is trying to

help people understand that the benefits agencies, such as the Veterans Administration, are just overwhelmed, and trying to explain why the benefits can't start right away," Terwiel said. "For the wife of the volunteer in Seoul I replaced, it took 18 months for her first check."

The New York native doesn't have a staff to help him, but his Korean wife, Punee, volunteers most of her days serving as his assistant. Typically she works to ease the language barrier problems many local widows face when dealing with government agencies, or translates copies of her husband's quarterly newsletter "Still Serving in Korea."

Terwiel writes, edits, publishes and distributes it to retirees throughout Korea and to all Retired Activities Offices worldwide.

The Terwiels also work together to produce a quarterly Korean-language newsletter for U.S. military widows living on the peninsula. These newsletters provide readers a wide range of no-nonsense, informative updates on subjects such as medical care and pay matters.

Terwiel even established an RAO link on the Osan AB Web site at http://www.osan.af.mil/retireeaffairs/index.htm. With no prior knowledge of Web site production, Terwiel made quick work of teaching himself all the intricacies from the ground up.

Another impressive point about Terwiel is the fact he's the only U.S. military RAO in Korea. Knowing he couldn't be everywhere at once, he took the initiative to cultivate a network of retirees at installations across the peninsula that serve as his eyes and ears out in the field.

"I have retirees in Taegu, Pusan, Kwangju, Kunsan and Camp Casey, and they've advertised their presence via the newsletters," Terwiel said. "In many cases it eliminates the need for people to come see me. We can deal via fax or e-mails."

But don't expect him to live in his office either. The Terwiels fund their own routine travels to Seoul on the second Tuesday of each month where they meet with widows in the new Army Community Services Center. There, they answer questions and help solve problems the widows encounter



While waiting for a meeting to begin, Jack Terwiel reviews a widow's financial and credit union information with his wife, Punee.

with survivor benefits and a host of other retirementspecific matters.

Another big challenge Terwiel faces involves developing trust, especially when dealing with the widows.

"The one problem I saw with the widows when I started doing this was that they were very wary of who they could trust," Terwiel explained, "If some people learn they're getting money from the U.S. government, they're thinking, 'Ah, an easy mark!' The important thing is to establish trust ... it's something that they wouldn't easily do with active duty people. They know me now, and they know my wife - they know we're not out to get anything from them."

That level of trust was amply illustrated in a unique level of assistance he provided for a widow living onthe Korean east coast.

"Her benefits were going direct deposit to the credit union, but she was too sick to travel, then got snowed in," Terwiel recalled.

"She didn't have enough money to live on, so I met with the credit union management staff and worked out a plan, whereby I would write a letter for her, authorizing me to make a \$7,500 withdrawal. She signed the letter, returned it to the credit union, and they worked it through their headquarters to authorize the withdrawal.

"She let me take out \$7,500 of her money without ever

meeting me," Terwiel continued. "I gave it to my wife, who deposited it in the widow's Korean bank account. When the snow melted and her health came back we met

> at Yongsan's legal office, and she gave me a power of attorney."

Talking to any of his acquaintances gives a quick glimpse of Terwiel's aboveand-beyond approach to customer service.

"I know him from the paperwork I did for a Junior ROTC instructor who passed away in Bangkok (Thailand)," said Minja Sumner, secretary at Pusan American School. "He's been a big help and very efficient with all the paperwork for the survivor. I've never met him – I've only talked to him on the phone, but

he's a good guy, a really nice man."

"He provides a great service to retirees, dependents and widowed dependents," said Crispin Romero, manager at USA Federal Credit Union in Taegu. "It's really a thankless job – nobody pays you for it – but he's there for these people, helping them out with the system that they don't know about.

"He provides one hell of a service," Crispin said. "I try to help him out with the paperwork down here, and he does the major legwork because he knows the connections and can get things done, get results. Can't live without him."

"It's a challenge every day, and every day there's something else that needs to be done - someone else that needs to be helped, and someplace else that's not adequately supporting the retirees and widows livina in Korea."

Osan Air Base Retiree Affairs Office

Force Protection

fighting resources provided to us. It is an awesome responsibility and one that I expect all leaders and servicemembers to follow. Force protection is not a new concept. It's really about discipline, teamwork, and pride in one's unit and duty.

This reminds me of what Gen. Robert E. Lee wrote in a directive to his troops in 1865 when he stated,

"[Servicemembers] should be made to understand that discipline contributes no less to their safety than to their efficiency...Let officers and [troops] be made to feel that they will most effectively secure their safety by remaining steadily at their posts,

preserving order, and fighting with coolness and vigor."

Continued from Page 8

I strongly believe that force protection requires us to practice discipline and remain steady at our posts. In the long run, we will conserve vital combat resources and protect our people from undue harm. Together we can make a difference!

Let me close by saying that your leadership cares about each and every one of you. We gratefully acknowledge your hard work and commitment to excellence every day.

The business of force protection is truly everyone's duty. Stay vigilant and practice common sense.

I am proud to report that everyone has pulled together to reduce vehicular and aircraft accidents. This past year alone, ground accidents were down by 29 percent and aviation accidents reduced by half. More noteworthy, fatal accidents were down by 86 percent. This is force protection as well and I charge all leaders to continue their emphasis in this regard.

our most precious resource. In fact,

we have taken great strides in recent

years to employ effective risk man-

agement techniques so we can train

safely while maintaining readiness.

Our nation expects us to protect the

FEBRUARY 2001 21

Story and photos by Pfc. Edgar Gonzalez

"We are like an Army commercial waiting to happen," said Spc. Ryan P. Leone, a crew chief with the Red Barons.

Early, before the sun wakes up and with morning fog still hovering over their runways, the Red Barons begin prepping their equipment and helicopters to spend the next 14 hours training for the mission that no other unit in the Army has. After exhaustive preliminary and secondary checks of all systems and an hour-long briefing, with what seems like a ton of gear wrapped around their bodies to fend off bullets, freezing temperatures, fires, and a myriad of other potential dangers, these soldiers are ready to go.

The Red Barons are the soldiers of Bravo Company, 1/52nd Aviation Battalion, 17th Aviation Brigade, based at K-16, Sungnam.

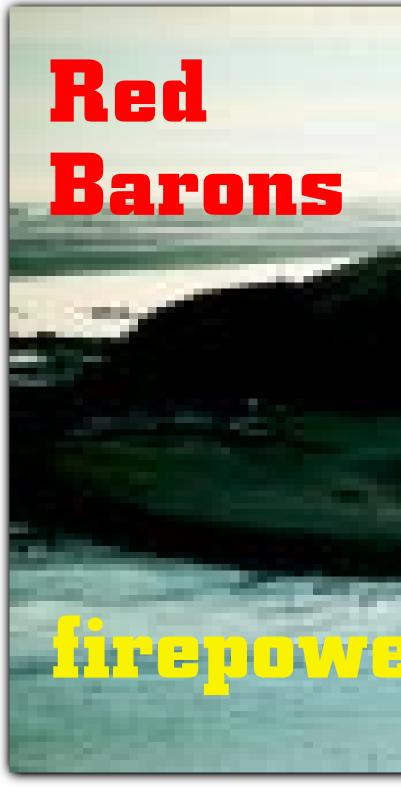
"The Red Barons are unique on two fronts," said Capt. James J. Mazel, Jr., company commander. "First, for the equipment we use, and secondly, for our overwater search and rescue mission."

Indeed. They have the firepower, the choppers, the mission and the soldiers to keep you seated during commercial breaks. Or, as Leone put it, to get you off your seat.

"If you are sick of your desk job, or if you want to take the Army's old 'Be all you can be' motto seriously, this unit has exactly what you need," he said.

They have M-134 Miniguns shooting 4,000 rounds a minute (about 70 rounds a second) out of the windows of UH60 Enhanced Blackhawks darting 100 feet over the ocean's surface.

These Blackhawks have internal fuel tanks that doubles its flying time to about five hours



A crew chief fires UH60 Enhanced Blackhawk at the remains of the caravan of vehicle



on the range.



A Blackhawk crew practice the rescue portion of the Red Barons' mission while another continues the search.

and high frequency radios to communicate over large distances. But what really sets them apart from other conventional units are their guns.

"When the guns are firing, that's all you hear," said Spc. Richard G. Weesner, Red Baron crew chief. "It's amazing. With my last unit, the guns (M-60s) would just go 'pop, pop, pop.' These guns give off one long 'vrooooom."

And since each fifth round fired is a tracer, their targets quickly disappear in a fantastic symphony for the eyes and ears.

"With the tracers – 12 to 13 a second – it's like shooting a laser beam," said Leone. "After you get used to it, it's almost impossible to miss your target."

Which, after all, is the point. The Red Barons strive for success in all they do.

"If you aren't a high-speed, motivated soldier, you aren't going to make it here," said Sgt. 1st Class Ruben L. Albert, Red Baron platoon sergeant. "Our mission requires too many unique and difficult tasks for somebody who isn't interested in challenging himself. And if we don't do our job, and do it perfectly, people die. That's why we



Spc. Richard G. Weesner inspects his M-134 Minigun before takeoff.

have no room for error."

Their job includes escorting troops and vehicles into hostile environments as well as searching for and extracting soldiers lost over water. It is the only unit in the Army outside of the Special Forces with these responsibilities, and the Red Barons are proud of this distinction.

They deploy with the 6th Cavalry Brigade in their overwater mission and rescue any of their fallen soldiers. Crew chiefs must then coordinate with pilots to perfectly position the helicopters to pick up the soldier.

A ladder is lowered and depending on his condition, the soldier either climbs it himself or latches onto it and is pulled up.

"The most dangerous part of this training is flying in the dark," said Mazel. "The sky is black. The water is black. There's just no reference points, so you don't know how high you are."

To avoid crashing the chopper and its rotating blades into the ocean, the crew chiefs and pilots communicate with each other in a necessary and "awesome" display of teamwork.

"We train together, work together and are successful together," said Weesner. "That teamwork is essential to our mission."

"It's the mission that keeps me here," said Leone, who extended in Korea. "A lot of guys stay here in Korea to stay with this unit. It's the best job out there."

This low turnover helps stabilize the unit, since it would take a new soldier a large chunk of his one-year tour to be trained.

"It takes a good soldier roughly six months to be trained and ready to go," said Mazel. "So the only thing saving us are the extensions," he said. "And they extend to stay here because of their job here and because it is so unique."

"None of the soldiers come here with any experience in water rescue, for example," said Albert. "They have to learn different techniques for both inland water and ocean rescues and in day and nighttime conditions."

Red Barons must also master the M-134. Though it is mounted onto the helicopter and thus has zero kick, the torque caused by its rapidly spinning six-barrel rotary takes getting used to.

"The first few times you go out there (to the range), you'll be pretty wild," Weesner said with a laugh. "It's a little tougher to handle than a buffer." And tougher than most weapons used by similar units.

"My last unit shot M-60s," said Spc. Rolando A. Baron, crew chief, "and those are nothing compared to these things."

The M-134 requires many mechanical and moving parts to sustain its extremely high rate of fire and is therefore prone to jamming. Crew chiefs must be able to fix them on the fly.

"Anyone can point and aim," said Mazel. "At 4,000 rounds a minute, you'll get your point across. But if it jams up on you, and you don't know how to fix it, then it's worthless."

But once you're brought up to speed, the rewards are the kind of stuff that would leave your friends back home drooling with jealousy.

"I made a home video of the stuff we do," said Leone, "and when I showed it to my friends they were all amazed and ready to sign up."

Who could blame them? Flying over calm, blue water, watching the occasional dolphin leap through the air, breathing in the cool, fresh air ... all this in route to inflict total and ultimate havoc on the doomed tanks serving as that day's unfortunate targets at the firing range ... who could blame anyone for loving this and wanting to stay with it?

TAX TIME

Sorting out the frustrations from the information

By Capt. William M. Fischbach III U.S. Army Tax Officer

Though 2000 federal income taxes are not due for several months, it is already time to give them some thought. This article offers a few helpful federal income tax tips to U.S. Forces Korea members, Department of Defense employees and their family members in Korea.

Basic preparation

Before beginning your taxes, make sure you have all the necessary paperwork. You will need your W-2, last year's tax return, and any and all pertinent financial documents. Such documents may include, but are not limited to, documents reflecting alimony payments, mortgage payments, dividends, interest earned, and capital gains and losses from the sale of stocks, bonds, or property.

When to file

Generally, federal income taxes must be mailed or electronically filed by April 15. State tax deadlines will vary. However, because April 15, 2001 falls on a Sunday, the general deadline in 2001 for filing your federal income taxes is April 16.

Additionally, federal law provides an automatic twomonth filing extension for U.S. citizens, residents, and military personnel stationed overseas. Thus, servicemembers, family members, and DOD employees residing in Korea can wait until June 15, 2001 to file their returns. The fact that the general deadline is bumped back one day does not effect the extended deadline.

This law has some important caveats. First, you must be residing overseas on April 15, 2001 to qualify. If you return to the United States prior to April 15, 2001, you do not qualify for the extension.

Second, if you wait to pay any taxes due, the IRS will



charge interest beginning April 16, 2001. Thus, if you wait until June 15, 2001 to file your taxes, while the IRS will not penalize you, they will charge you interest. So if you think you will owe money to the IRS next year, you can avoid interest charges by paying your *estimated* tax by April 16, 2001, even though you do not choose to file your full, actual tax return until June 15, 2001.

Of course, if you think you have a refund coming, procrastination in filing your tax return will not be to your advantage. The IRS is busiest between April and June. Filing at the last minute will all but guarantee that your refund will arrive late. Always file as early as possible to ensure prompt arrival of your refund.

Tax credits vs. Tax deductions

Do not confuse the term "tax credit" with the term 'tax deduction.' While both ultimately save the taxpayer money, they function very differently.

Tax deductions reduce your taxable income. Your taxable income is simply the portion of your income that the government may tax. Some military benefits, such as BAS, BAH, and TDY per diem are not included in taxable income. Based on your tax bracket, the IRS applies a simple percentage to your taxable income to compute the tax you owe in raw dollars.

Tax credits, on the other hand, reduce the amount of the tax itself dollar for dollar. To illustrate, suppose you are in a 17 percent bracket. A \$100 deduction saves you only \$17. That is, it reduces the your taxable income at 17 percent, by \$100. By contrast, a dollar for dollar tax credit of \$100 saves you exactly that - \$100.

Itemized deductions vs. Standard deduction

As stated above, tax deductions reduce the amount of income subject to taxation. More deductions means less

Tax Tips

Refund on a late-filed return... did you know?

If you were due a refund in a past year but you did not file a return, you generally must file within three years from the return's original due date to claim that refund.

Interest on student loans... did you know?

You can deduct up to \$2,000 in interest paid in 2000 for a qualified student loan. This is up from \$1,500 in tax year 1999.

Foreign earned income exclusion... did you know?

You can exclude \$76,000 of foreign earned income for tax year 2000. This is up from \$74,000 in tax year 1999.

Earned income credit... did you know?

The maximum amount of income you can earn and still get the earned income credit has increased. You can claim the credit if you earned less than \$31,152 (\$10,380 if you do not have any qualifying children). Also, your investment income may not exceed \$2,400 to claim the EIC.

Sale of your home... did you know?

Generally, income gained from the sale of your home is not taxable if less than \$250,000 and if you lived there for at least two years (\$500,000 if married filing a joint return).

taxable income, which ultimately means less money owed to the IRS.

Taxpayers can choose to take the 'standard deduction' or to 'itemize' their deductions. The standard deduction is essentially a freebie. If you elect to use it, the IRS will give you a flat deduction, no questions asked. The amount of the standard deduction varies depending on your filing status. This tax season, for single taxpayers the standard deduction is \$4,400, for married couples filing jointly it is \$7,350, for married individuals filing separately it is \$3,675, and for heads of household it is \$6,450.

If on the other hand, you choose to itemize your deductions, you must list, quantify, and add up all your deductible expenses from the year. Should the IRS choose to audit you later, you must be able to validate these expenses with receipts and other forms of documentation.

Thus, if you have few deductible expenses, or if your deductible expenses do not exceed the standard deduction, then simply take the standard deduction.

However, if your deductible expenses exceed the standard deduction, then itemize. Just be sure to retain all your records in the event of an IRS audit.

Now you are familiarized with some basic principles of federal income taxation, time apply some those principles and focus on specific areas of federal income taxation.

Correct Information

Be sure to update or correct any differences with the Social Security Administration on Social Security Numbers or names.

If you do not have a valid SSN, you cannot take advantage of next year's \$2,800 personal exemption. Similar to a tax deduction, an exemption reduces the amount of your income subject to taxation.

If you had a child in 2000, you will need a SSN for that child to take advantage of the exemptions and tax

credits associated with having children.

You will need to establish that your child is a U.S. citizen to apply for a SSN. If you, your spouse, or your children are not eligible for a SSN, you should apply for an Individual Taxpayer Identification Number.

You may get a SSN application at http://www.ssa.gov and an ITIN application at http://www.irs.gov. Processing time for both SSNs and ITINs takes approximately eight weeks.

Tax credits for children

Taxpayers may now claim a tax credit of \$500 for each qualifying child who is 16 or under on Dec. 31, 2000. A 'qualifying child' has two basic characteristics. First, the child must be a biological or adopted child, grandchild, or stepchild, for whom you pay over 50 percent of their living expenses.

Second, the child must also be an U.S. citizen or resident. If your child was born overseas, you must complete the Application for Consular Report of Birth Abroad of a Citizen of the United States of America.

These applications are available at the U.S. Embassy in Seoul, and more information is available at http://usembassy.state.gov/seoul.

Note that the credit begins to phase out at \$75,000 in adjusted gross income for taxpayers filing single and at \$110,000 AGI for married taxpayers filing jointly.

Investment losses

If you lost money in the stock market or on other investments this year, you can use those losses to offset any gains. If you have more losses than gains, up to \$3,000 of those losses can offset other non-investment income.

Note that the offset is only \$1,500 for married individual filing separately. If your losses exceed \$3,000, you can carry those losses forward into tax year 2001.



Reporting gains

In previous years, taxpayers reporting capital gains could only use IRS Form 1040 to file their taxes. This tax season, taxpayers may report capital gains on either IRS Form 1040 or the much simpler IRS Form 1040A.

Be aware that there is conflicting information on IRS Form 1099-DIV, which states that taxpayers with capital gains must use IRS Form 1040. This is merely a clerical error by the IRS, which failed to update IRS Form 1099-DIV with the proper information. You may disregard any warnings on IRS Form 1000-DIV regarding the exclusive use of IRS Form 1040 for reporting capital gains.

Contribution deductions

If you made contributions to a traditional individual retirement account you may be able to deduct up to \$2,000 of those. Married taxpayers can also deduct up to \$2,000 for their spouse's IRA.

Only traditional IRA contributions are deductible while Roth IRA contributions are not. Further, contribution deductions are phased

out according to your modified AGI. This tax season, for married taxpayers filing jointly the phase out begins at \$52,000 AGI and tops out at \$62,000 AGI. For single taxpayers the phase out begins at \$32,000 AGI and tops out at \$42,000 AGI. For married taxpayers filing separately, the phase out literally begins at \$1 AGI and tops out at \$10,000 AGI.

Finally, you need not necessarily make these contributions in 2000 to be applicable to your 2000 tax return. You may make contributions up to April 16, 2001 and still deduct them from your 2000 federal income tax return. Just be sure to indicate to the financial institution handling your IRA that the contribution is for the year 2000. Also keep in mind that the contribution deadline of April 16, 2001 is fixed, regardless of any filing extensions you take advantage of. For more information on IRAs in general, consult IRS Publication 590 available at http://www.irs.gov.

Good tax planning pays off in the form of tax deductions, credits, and refunds. If you have questions on your federal income taxes or need assistance with filing your return, contact your legal office.

TAX HELP POCS

Yongsan -- Capt. Will Fischbach, 724-1040
Osan Air Base -- April Rudolph, 784-6829
Camp Humphreys -- Capt. Carolyn Fox, 753-8045
Camp Casey -- Capt Walter Kwon, 730-3773
Taegu -- Capt. Robert Trombly, 768-7693
Pusan -- SSG Kenneth Holmes, 763-3510
Kunsan Air Base -- Capt. Kelli Donley, 782-4283

Tax Tips

Individual retirement arrangements (IRAs)... did you know?

A married couple filing joint return can contribute up to \$2,000 each to their IRAs, even it one spouse had little or no income.

ROTH (IRAs)... did you know?

You may be able to establish a Roth Individual Retirement Account in which contributions are not deductible but earnings grow tax free and qualified withdrawals are not taxable.

Child tax credit... did you know?

You may be able to claim a tax credit of \$500 for each of your qualifying children under age 17.

Taxpayer identification number... did you know?

You must provide the Social Security Number or Individual Taxpayer Identification Number for each person for whom you claim tax benefits. You may obtain a SSN application at http://www.ssa.gov and an ITIN application at http://www.irs.gov.

Social security and Medicare taxes... did you know?

That the maximum wages subject to social security tax (6.2 percent) is increased to \$76,200. All wages are subject to Medicare tax (1.45 percent).